

Does Workforce Participation Empower Women? Micro-Level Evidence from Urban Bangladesh

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Empirical studies on the impact of women's paid jobs on their empowerment and welfare in Bangladesh are mostly confined to the garment workers. Besides, these studies seldom control for non-working women and/or apply any statistical techniques to control for the effects of other pertinent determinants of women's empowerment and welfare. This study overcomes these drawbacks and presents alternative assessments of the link between women's workforce participation and empowerment on the basis of survey data from the two largest cities in Bangladesh. While the generic assessment indicates that women's paid jobs have positive implications for women's participation in decisions on fertility, children's education and health care as well as their possession and control of resources, the econometric assessment negates most of these observations. Women's education, on the other hand, appears to be more important than their participation in the labour force. The study argues that by omitting other relevant explanatory variables from the analysis, the previous studies might have overestimated the impact of women's paid work on their empowerment.

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I. INTRODUCTION

Women's empowerment has been debated for quite a long time now as a topic for academic and policy discussions. Sidelined as a "special" topic until the

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mid-1980s (Mason 1986), the issue has recently earned a place in the mainstream theories of the social sciences and the feminist schools of thought. Despite the universality of the concept, attention to women's empowerment appears to have been pronounced more in the context of the developing countries than in the developed countries. In recent years, the policy advocacies of various international organisations to the developing countries have explicitly underlined the importance of women's empowerment. For instance, the United Nations Millennium Declaration (2000) emphasises the "centrality" of women in the development process. The UN Declaration identifies women's empowerment and promotion of gender equality as the key factors for reduction of poverty, hunger and diseases, and for prompting sustainable development (WEDO, undated). The existence of a large body of non-government organisations (NGOs) in developing countries like Bangladesh and their similar *modus operandi* that target poverty alleviation through distribution of *micro-credit* among women are recognition of the perception that such measures do raise women's status.

While there is consensus on the importance of the issue, the literature has yet to come up with a precise definition or any unique set of indicators that can be used to judge improvements or deteriorations in women's empowerment. Consequently, the concept has been incarnated as being "fuzzy" or "elusive" or, at best, "ill-defined" (Kabeer 1999, Mason 1986, Dixon 1978). In essence, women's empowerment is a multi-dimensional concept that embraces a wide range of factors such as social customs, cultures and mores, religion, caste, family type, etc. which may not be amenable to any "objective" scale of measurement. Empirical studies suggest that locations and regional differences (which also embody traditions), cultures and customs, and religion have great but asymmetrical implications for women's empowerment (Roy and Niranjana 2004, Safilios-Rothschild 1980, Whyte 1978). The lack of clarity about the concept notwithstanding, gender inequality or its correlate "power" is considered central to the analysis of women's empowerment (Kabeer 1999, Rowlands 1997). Accordingly, women's empowerment is tentatively defined as the transformation of the power relations between men and women at the individual, household, society as well as the national levels (IUSSP 1997). At the macro level, among other indicators, women's empowerment, or lack of it, is identified with gender inequality in employment, earnings, education, life expectancy, and female-male ratio in the population. Though they fail to capture the full connotation of the term, these indicators are frequently mentioned in the literature as the proxy or indirect indicators of women's empowerment (Joshi 1999). At the household

level, women's empowerment is equated with their involvement in decision-making such as the decisions on fertility, children's education and healthcare and marriage, and women's freedom of mobility and access to and control of resources that are interpreted as the direct indicators of empowerment. Despite the multidimensionality of the concept, these direct indicators are thought to be correlated regardless of locations as well as cultural and religious orientations (Jejeebhoy 1998).

Although improvements in gender inequality in terms of employment, earnings, education and other indirect indicators do not by themselves imply a simultaneous improvement in women's empowerment at the household level, women's participation in paid jobs in particular is viewed as an important determinant of their individual choices (Joeke 1987, Lim 1990). Some models of the economics of family (e.g., Sen 1990, Schultz 1990), as detailed in section II, also subscribe to this view. Women's empowerment at the household level is ultimately an empirical issue that calls for a careful assessment of women's own views on relevant facts. While numerous studies have examined the link between women's workforce participation and fertility both at micro and macro levels, empirical research on women's empowerment *per se* has so far been scarce (Roy and Niranjana 2004).

The present study takes Bangladesh as a case study and, on the basis of survey data¹ (a brief profile of the data is given in Table I), examines the standing of working women *vis-à-vis* non-working women, particularly working vs. non-working *married* women with respect to the following issues: (a) fertility

¹The survey for this study was undertaken in the two largest cities of Bangladesh namely, Dhaka and Chittagong. A total of 456 respondents were interviewed using a structured questionnaire, of which 344 were actively involved in income-generation activities outside home, including the self-employed and 112 were engaged in household activities only. Of the working women, 241 were married and 103 were single. The non-working women were all married. The database includes information from cross-sections of respondents with respect to education, age, religion, level of income, professions, and branch of activity such as low-, medium- or high-skill jobs. Self-employment, defined as income-generating activities other than household works or wage-employment, has been considered as a separate category although it may have included activities that require certain level of skill such as the owner of a business enterprise or a physician who runs his own practice. This category has been separated from the skill-categories in order to differentiate between market and non-market employment.

decisions; (b) decisions on children's education and medical treatment; (c) possession of assets and control over earnings; (d) freedom of movement and the rights associate; (e) incidence of domestic violence; and (f) women's overall status in the family (including the possibility of enforcing a decision to divorce the husband), among their relatives as well as in the society, and their welfare as they view them. The study also sheds light on the extent of gender earnings inequality and harassment at the workplace. Furthermore, the study makes a comparison of the control over earnings between *married* and *single* working women. Last of all, the study compares the views of the working and non-working women on the issues of family restrictions on their movement, and whether these restrictions are some kind of gender discrimination and therefore should be removed, or else the restrictions are out of affection and concern for their own welfare as well as the welfare of the whole family. After a generic evaluation of the issues, the paper then employs the non-parametric *chi-square* test to check if statistically significant differences exist between the working and the non-working women with respect to the relevant attributes. This is followed by an estimation of a set of logistic regression models whereby the impact of women's workforce participation has been examined by controlling for the effect of the other explanatory variables such as education, age, religion, region and husband's status of employment. The regression models have been further extended to examine the effects of women's as well as husband's job category in terms of skills.

It may be noted here that the issue of women's paid jobs and empowerment in the Bangladesh context has not so far been adequately researched. The few studies on the topic, as discussed in Section III, have all concentrated on the empowerment of a particular type of paid jobs, that is, the garment workers. At the same time, these studies suffer from methodological inadequacies as they fail to apply any appropriate empirical technique to account for the effects of other variables such as age, education and religion as well as to allow, as a control, for the situation of non-working women. The present study overcomes these drawbacks and is, to our knowledge, the first micro-level study on Bangladesh to consider a wide range of paid jobs as well as the job classification of wives and husbands. The rest of the paper is organised as follows. Section II briefly reviews the theoretical premises underpinning the relationship between women's workforce participation and their empowerment. Section III summarises the past empirics on the issue in the Bangladesh context. Sections IV to VIII present a generic assessment of the results. Section IX outlines the empirical results based

on the chi-square tests and the logistic regressions. The concluding remarks are given in Section X.

TABLE I
A BRIEF PROFILE OF THE RESPONDENTS

Attribute	No. of Respondents (%)	Attribute	No. of Respondents (%)
<i>Education</i>		<i>Labor Force Participation</i>	
Illiterate	54 (11.54)	Non-Participation	112 (24.56)
Primary	62 (13.60)	Participation	444 (75.44)
Low Secondary	19 (19.74)	Self-Employment	50 (10.96)
Secondary & Upper Secondary	136 (29.82)	Low-Skill Employment	111 (24.34)
University Degree	114 (25.00)	Medium-Skill Employment	111 (24.34)
<i>Religion</i>		High-Skill Employment	72 (15.79)
Muslim	404 (88.60)	<i>Women's Monthly Income (in Taka)</i>	
Non-Muslim	52 (11.40)	Less than 1,000	232 (50.88)
<i>Age</i>		1,000 to 5,000	94 (20.61)
15 Years or Less	9 (1.42)	6,000 to 10,000	84 (48.42)
16 to 20 Years	49 (5.67)	11,000 to 15,000	25 (5.48)
21 to 25 Years	90 (15.01)	16,000 to 20,000	11 (2.41)
26 to 30 Years	109 (26.91)	20,000 & Above	10 (2.19)
31 to 35 Years	85 (21.25)	<i>Religion</i>	
36 to 40 Years	52 (14.45)	Dhaka	276 (60.53)
41 and Above	52 (15.30)	Chittagong	180 (39.47)

Source:Field survey. **Definitions of variables:** Illiterate = never attended school; Primary = 1 to 5 years of schooling; Low secondary = 6 to 8 years of schooling; Secondary and higher Secondary = 10 to 13 years of schooling; University degree = 14 or more years of schooling.

II. A BRIEF REVIEW OF THE THEORY

In social demography, women's workforce participation or earnings is believed to have a negative impact on fertility (Lim 2001, Mason 1986). Limiting fertility by the couples *per se* does not imply women's freedom from the control of the male family members. Women's workforce participation in this context has rather more implications for the family budget than for women's household decision-making power and/or control over resources (Mason 1986). Similar

views are expressed in the altruistic models, more specifically the unitary models, of the New Home Economics or the neoclassical economics of family (Becker 1960, 1981, Becker and Lewis 1973, Willis 1973, Cigno 1991). The unitary models assume that the members of the household maximise a joint utility function through its decisions on labour supply and allocation of resources within the household subject to an aggregate budget constraint. Implicit to these models is the assumption of the existence of a “unique” aggregate consumption good which is distributed either according to an altruistic consensus within the household or the preference of the head or a designated member of the family who would play the role of a benevolent dictator. However, critics of this approach suggest that the supposed altruists in effect have the supreme decision-making authority (Ben-Porath 1982) and, therefore, the ability to “freely modify their transfers in response to the other person’s decisions” (Chiappori 1992, p. 442). Furthermore, as Manser and Brown (1980) suggest, the Beckerian unitary model can be interpreted to have introduced a “de facto bargaining rule,” which is the maximisation of the altruistic member’s utility. Hence, women’s workforce participation or earnings in this model only contributes to their share of household resources rather than their decision-making power (Kabeer 1997) unless the concerned women themselves happen to be the so-called altruistic members of the family. On a different note, unitary approach, as pointed out in the quantity-quality model, posits a negative relationship between women’s workforce participation and fertility (Becker and Lewis 1973, Willis 1973). But the purported relationship is more of a by-product of the process of maximising the household utility function whereby labour supply and child-rearing compete for women’s allotted time rather than women’s ability to take fertility decisions.

While the unitary theories do not give a clear indication on the relationship between women’s labour force participation and empowerment, some rival theories of the economics of family do indeed explicitly hypothesise a link between women’s workforce participation and their involvement in household decisions and/or control over resources. These include the endowment and entitlements theory, the bargaining theory, and the cooperative conflict theory. However, all of these theories may have underestimated the importance of culture and custom or social effects in modifying behaviour. Sen’s (Sen 1981) entitlements theory emphasises the institutional factors in decision-making and identifies possession, and use and exchange of resources as indicators of women’s status. Women’s workforce participation endows them with resources as well as an *a priori* command over resources which, in turn, can potentially raise their status. In the game-theoretic bargaining models (Ben-Porath 1982,

Schultz 1990, Alderman *et al.* 1995, Haddad *et al.* 1997), family members are assumed to have diverse and conflicting preferences. The degree of one's involvement in decision-making will depend on his/her relative bargaining or "threat" power. Relative earnings or wealth alongside some "extra-environmental" parameters such as sex ratios in the relevant marriage markets, child support settlements laws and cultural acceptability of outside work can strengthen women's ability to negotiate and bargain at the household level (McElroy 1990). In the cooperative conflict model (Sen 1990), women's bargaining power and, therefore, their entitlement to the household resources are assumed to be determined by both economic and extra environmental factors. A member's bargaining power is positively related to his/her "perceived", as opposed to "actual," economic contribution to the well-being of the household. Thus, production for market exchange, cash earning and earnings outside home are regarded more important than production for subsistence consumption, earning in kind and earnings through activities conducted at home respectively. A member can also exert superior bargaining power through threat or violence. A third element in Sen's theory is the "perceived interest response" according to which a member may accept his/her present inferior or subordinated position in the family in anticipation of a better future. The distinction between personal well-being and perceived interest implies, unlike the unitary models, the existence of multiple utility functions within the household (Kabeer 1997). In essence, the bargaining theories, including the cooperative conflict theory, provide an operational framework for the analysis of women's workforce participation and empowerment.

III. THE BANGLADESH CONTEXT AND THE PAST EMPIRICS

In Bangladesh, traditionally there has been an obvious division of labour between women and men. Men are presumed to be responsible for earning the living for the family while women will take care of the household activities including child-bearing. In a country like Bangladesh, where employment and earning opportunities are seriously limited and mostly involve hard physical work in agriculture or manufacturing, the latter typically requires staying away from home, this division of labour apparently accords with the doctrine of the comparative advantage. Nonetheless, it can be argued from observation and empirical evidence that women often work longer hours than men when they are not formally employed, or find themselves serving the "double shift" when they are formally employed. Men's role being more visible earns them the recognition

of being the catalysts of family welfare, which lays a fine line of demarcation between the perceived status of women and men in the society against women.

Over the last two decades, the scenario has changed considerably as women involved themselves in income-generating activities both within and outside home on an increasing scale. The two factors that contributed most to this transition are: the spread of the *microfinance* endeavour of various NGOs and similar organisations among the rural and urban poor women and the expansion of the low-skill export-oriented textiles and readymade garment industries. Women workers comprise about 70 per cent of total employment in the readymade garment sector in Bangladesh (Paul-Majumder 2008). Currently, more than 3,000 NGOs of different size work in Bangladesh, which include the much heralded *Grameen Bank*, the BRAC, and Save the Children. The Grameen Bank and the BRAC had a combined membership of about 6.0 million as of 2002, of which more than 95 per cent were females (Hossain and Tisdell 2005).

Past empirical studies on women's empowerment in Bangladesh thus not surprisingly surrounded the micro-credit recipients and the garment workers. Studies on the impact of women's participation in the NGO-sponsored rural credit and/or other forms of women development programmes suggest that in general the NGO-membership improves gender inequality in terms of involvement in household decisions and mobility (Hashemi *et al.*, 1996, Amin and Pebley 1994, Naved 1994). However, as Amin and Pebley (1994) point out, the indicators of women's status do not display any considerable degrees of differences across the programme participants and the non-participants and that the syndromes of empowerment are apparent only in the longer term. While these studies provide useful insights, it is hard to decisively infer a link between women's workforce participation and their empowerment as women often fail to distinguish between their household and income-earning activities.

Empirical studies on garment workers also bring out similar findings (Zohir 2001, Zaman 2001, Kabeer 1997). But that has been probably at the expense of their health and increased risk of harassment (Paul-Mujumder 2008, 1996, Paul-Majumder and Johir 1994), which clearly counterbalances the welfare gains through enhanced decision-making power, freedom of movement as well as control over resources, if any. However, as mentioned earlier, the findings of these studies may be limited by their methodological inadequacies. First, these studies simply reproduce the views of a "category" of respondents through "narratives" and/or percentages without controlling for the effects of other factors or attributes such as level of education, place of living, age and religion. The inclusion of these pertinent variables would call for the application of an appropriate econometric or statistical technique. Secondly, these studies do not

indicate how the alleged empowerment of paid workers differs from that of the non-working women. The present study addresses both these issues and at the same time aims at bringing out a more comprehensive picture about women's empowerment in Bangladesh by including in the sample cross sections of working women. This issue is important in view of the empirical evidence that women's workforce participation in Bangladesh has also increased, albeit slowly, in high-skill and decision-making jobs.

IV. WOMEN'S PARTICIPATION IN FAMILY DECISIONS

Decisions on fertility and children's education and healthcare are some of the important decisions taken at the family level. Tables II to IV present the sources of decisions on these issues by status of women's employment and their branches of economic activity. Table II shows that employed women have greater autonomy in fertility decisions than the unemployed. Only 5.36 per cent of the unemployed married women have taken independent fertility decisions against about 10 per cent of the employed women. In 21.43 per cent of the cases of unemployed women, fertility decisions are taken solely by the husbands compared to the 10.37 per cent of the working women. However, for both categories, fertility decisions are mostly taken jointly by the husband and wife (73.44 per cent of the employed and 70.53 per cent of the unemployed). Alternatively, more than 83 per cent of employed women (independent *plus* joint categories) have had their say on fertility in comparison with about 76 per cent of the non-working women. Thus, *ceteris paribus*, a working woman has a greater participation in fertility decisions than the non-working women. Among the working women, those who are employed in high-skill jobs have marginally greater participation in fertility decisions compared to the other skill-groups (see Table II).

TABLE II
FERTILITY DECISIONS IN URBAN BANGLADESH BY
STATUS OF EMPLOYMENT (%)

Women's Employment Status	Wife	Husband	Joint	Others
Unemployed (112)	5.36	21.43	70.53	2.63
Employed (241)	9.96	10.37	73.44	6.22
Self-employed (44)	9.09	13.64	72.73	4.55
Low-skill employed (74)	8.11	10.81	75.63	5.41
Medium-skill employed (61)	11.48	11.48	70.49	6.66
High-skill employed (62)	11.29	6.45	74.19	8.06
Overall (353)	8.49	13.88	72.52	5.10

Source: Field survey.

Note: Figures in brackets denote the number of respondents.

Working women also participate in greater proportions in decisions on children's education relative to the non-working women. As presented in Table III, *ceteris paribus*, about 15 per cent of the working women take independent decisions on children's education compared to 10 per cent of the non-working women. Similarly, working women has just over a four per cent greater chance of having an opinion on children's education. Women's branches of economic activity do not appear to make any perceptible differences.

TABLE III
DECISIONS ON CHILDREN'S EDUCATION BY
STATUS OF EMPLOYMENT (%)

Women's Employment Status	Wife	Husband	Joint	Others
Unemployed (60)	10.00	21.67	66.67	1.67
Employed (122)	14.75	17.21	66.39	1.63
Self-employed (16)	18.75	25.00	56.25	0.00
Low-skill employed (37)	13.51	16.21	67.57	2.70
Medium-skill employed (33)	15.15	18.18	66.67	0.00
High-skill employed (36)	13.89	13.89	69.44	2.78
Overall (182)	13.19	18.68	66.48	1.65

Source: Field survey.

Note: As in Table II.

As to the decisions on children's healthcare, working women's participation is overwhelmingly greater than the non-working women (Table IV). About one in every four working women takes independent decisions on children's medical treatment, which is about double the proportion of the non-working women. In all, about 88 per cent of the employed women participate in decisions on children's medical needs compared to about 69 per cent of the unemployed women. While the overall participation rates for the various categories of the employed women do not differ much, there is some variability in the proportions of women taking independent decisions. And, for all categories of employment, wife's opinion is more likely to dominate the opinion of the husband. The situation is reversed for the unemployed women.

TABLE IV
DECISIONS ON CHILDREN'S MEDICARE BY STATUS
OF EMPLOYMENT (%)

Women's Employment Status	Wife	Husband	Joint	Others
Unemployed (103)	11.65	28.16	57.28	2.91
Employed (186)	23.66	8.60	63.98	3.76
Self-employed (29)	31.03	6.90	58.62	3.45
Low-skill employed (58)	22.41	3.45	67.24	6.90
Medium-skill employed (47)	27.66	12.77	57.45	2.13
High-skill employed (52)	17.31	11.54	69.23	1.92
Overall (289)	19.38	15.57	61.59	3.46

Source: Field survey.

Note: As in Table II.

V. POSSESSION OF ASSETS AND CONTROL OVER EARNINGS

The respondents were asked if they owned any property or asset(s) in the form of land, jewelry, money (in cash or bank or lent for earning interests), rental houses and savings certificates. A complete account of women's possession of the different types of assets is beyond the scope of this paper. Instead, we focus on whether a woman does at all own any property or asset and whether an employed woman is more likely to own them than the unemployed women. As presented in Table V, 58.12 per cent of the working women (including single women) own some form of asset or property as against 47.32 of the non-working women. The ratio is even higher for working *married* women, just over 63 per cent. The ratio of working single women possessing an asset, on the other hand, is quite comparable with that of the unemployed. Not surprisingly though, women employed in higher-skill jobs, thereby earning more, have even greater chances of possessing assets.

TABLE V
POSSESSION OF ASSETS BY STATUS OF EMPLOYMENT (%)

Women's Employment Status	Yes	No
Unemployed (112)	47.32	52.68
Employed (344)	58.14	41.86
<i>Self-employed (47)</i>	<i>55.32</i>	<i>44.68</i>
<i>Low-skill employed (124)</i>	<i>45.16</i>	<i>54.84</i>
<i>Medium-skill employed (96)</i>	<i>65.63</i>	<i>34.38</i>
<i>High-skill employed (77)</i>	<i>71.43</i>	<i>28.57</i>
Employed and Married (241)	63.07	36.93
Employed and Single (103)	46.60	53.40
Overall (456)	55.48	44.52

Source: Field survey.

Note: As in Table II .

Although some women own property or assets such as a plot of land and fixed deposits that can generate income, jewelry is the most common form of assets that women hold, which is followed by money in cash or at bank. Traditionally, jewelry has been regarded as a proud possession of women, especially for married women, in Bangladesh. However, ornaments earn nothing except for the fact that they can be exchanged for money in times of need.

Insufficient data on women's property incomes render it impossible to make a meaningful comparison of the control of earnings between unemployed and employed women. However, the proportion of working women making independent decisions on their earnings should provide an indication of the degree of women's control over resources (see Table VI). As the parameters determining spending decisions of married and single women are not the same, they are treated separately.

Table VI shows that about 42 per cent of the married working women have absolute control over their earnings, while another 44 per cent make spending decisions jointly with their husbands. The degree of control over earnings is greater for the higher-skill women than for the lower-skill or self-employed women. Single women, on the whole, appear to have greater control over their earnings than the married women.

TABLE VI
SPENDING DECISIONS BY WORKING WOMEN BY JOB
CATEGORY AND MARTIAL STATUS (%)

Job Category	Married Women				Single Women			
	Wife	Husband	Joint	Other	Self	Parents	Joint	Other
Self-Employed	40.91	18.18	34.09	6.82	66.67	33.33	0.00	0.00
Low-Skill	35.14	6.76	51.35	6.75	48.00	12.00	40.00	0.00
Medium-Skill	47.54	9.84	40.98	1.64	51.43	14.29	34.29	0.00
High-skill	45.16	9.68	45.16	0.00	60.00	13.33	26.67	0.00
Overall	41.91	10.37	43.98	3.73	51.46	13.59	34.95	0.00

Source: Field survey.

Note: Number of married women in self-employment, low-, medium-, and high-skill categories are respectively 44, 74, 61 and 62. The corresponding numbers of single women are 3, 50, 35 and 15 respectively. Total number of married women is 241 and that of single women is 103.

VI. FREEDOM OF MOVEMENT AND THE RIGHT TO ASSOCIATE

Working women enjoy greater degree of freedom of movement, involve themselves more in group activities and are subject to lesser amount of domestic-violence. As can be seen from Table VII, about 64 per cent of the non-working women require to take permission from the head of the family, or husband, for participation in outside activities, such as shopping, going to cinemas and carrying out group activities, compared to about 52 per cent of the working

women. About 20 per cent of the working women hold membership of formal organisations, groups or societies in comparison with about 13 per cent of the non-working women. Similarly, the incidence of domestic harassment or violence is about seven per cent lower for the employed women than the unemployed.

TABLE VII
FAMILY RESTRICTIONS ON WOMEN'S MOVEMENT, MEMBERSHIP OF FORMAL ORGANISATIONS AND OCCURRENCE OF DOMESTIC VIOLENCE BY STATUS OF EMPLOYMENT (%)

Employment Status	Family Restrictions		Membership		Domestic Violence	
	Yes	No	Yes	No	Yes	No
Unemployed (112)	64.29	35.71	13.39	86.61	21.43	78.57
Employed (344)	52.32	47.67	20.06	79.94	13.66	86.34
Self-employed (47)	44.68	52.32	14.89	85.11	8.51	91.49
Low-skill (124)	54.03	45.97	16.94	83.06	16.16	83.87
Medium-skill (96)	56.25	43.75	23.96	76.04	12.50	87.50
High-skill (77)	49.35	50.65	23.38	76.62	14.29	85.79
Overall (456)	55.26	44.74	18.42	81.58	15.57	84.43

Source: Field survey.

Note: As in Table II.

Although the majority of the women face restrictions on their movements, only about one in four women (23.90 per cent of them, to be precise) considers the restrictions as a kind of gender discrimination and about the same proportion of women (24.78 per cent) would like to have the restrictions removed (see Table VIII). Of course, a greater percentage of the working women than the non-working women view the restrictions as an indication of gender discrimination and ask for their removal.

TABLE VIII
WHETHER RESTRICTIONS ON MOVEMENT ARE A KIND OF GENDER DISCRIMINATION AND WHETHER RESTRICTIONS BE REMOVED

Employment Status	On Discrimination			On Removal of Restrictions		
	Yes	No	No Response	Yes	No	No Response
Unemployed (112)	18.75	59.82	21.43	17.86	51.78	30.36
Employed (344)	25.58	62.21	12.21	27.03	60.17	12.79
Self-employed (47)	34.04	55.32	10.64	36.17	51.06	12.77
Low-skill (124)	18.55	66.94	14.52	20.16	65.32	14.52
Medium-skill (96)	30.21	63.54	6.25	32.29	60.42	7.29
High-skill (77)	25.97	57.14	16.88	25.97	57.14	16.88
Overall (456)	23.90	61.62	14.47	24.78	58.11	17.11

Source: Field survey.

Note: As in Table II.

As shown in Table IX, most (about 70 per cent) of the women who do not consider family restrictions as gender discrimination regard them as a manifestation of affection from the elders or head of the family. About 42 per cent of them view permission-seeking as a part of the traditional Bangladesh culture. A small proportion of women also behold that their own empowerment is correlated with the overall family empowerment.

TABLE IX
**IF NOT GENDER DISCRIMINATION WHETHER RESTRICTIONS ARE
 CORRELATES OF FAMILY EMPOWERMENT OR TRADITIONAL CULTURE
 OR EXPRESSIONS OF AFFECTION AND CONCERN FOR WELFARE**

Employment Status	My Own Empowerment relates to Family Empowerment	Permission-Seeking is Part of Tradition and Culture	Restrictions Are Out of Affection and Concern for My Own Welfare	Others
Unemployed (67)	7.46	37.31	50.75	17.95
Employed (214)	9.35	42.99	75.70	10.28
Self-employed (26)	11.54	26.92	69.23	26.92
Low-skill (83)	3.61	38.55	83.13	3.61
Medium-skill (61)	14.75	54.10	72.13	11.48
High-skill (44)	11.36	45.10	70.45	11.48
Overall (281)	8.90	41.63	69.75	12.10

Source: Field survey.

Note: As in Table II.

VII. DISCRIMINATION AT WORKPLACE

About one in every eight working women reports that they earn less than their male colleagues for the same amount of work (see Table X). The existence of earnings inequality is the highest with the self-employed women followed by the high-skilled category, and the lowest with the unskilled category. The incidence of harassment is the highest with the low-skill women. About one-fourth of the low-skill women indicate that they are harassed either by the employers or by their male colleagues or both. Overall, one in every five employed women becomes a target of harassment at the workplace.

Of the sufferers, 85.71 per cent indicate that the smears come from the employers (see Table XI). Although the male colleagues feature in lesser number of cases, the figure is still alarmingly high. About 32 per cent of those who were subject to any harassment suffered it from the fellow male colleagues. Furthermore, about 57 per cent of the sufferers suggest that they are more frequently harassed than their male counterparts by the employers.

TABLE X
EARNINGS INEQUALITY AND WORKPLACE HARASSMENT
BY JOB CATEGORY (%)

Job category	Earnings Inequality		Occurrence of Harassment	
	Yes	No	Yes	No
Self-employed (47)	21.28	78.72
Low-skill (124)	6.45	93.54	24.19	75.81
Medium-skill (96)	13.55	86.45	19.79	80.21
High-skill (77)	16.88	83.12	18.18	81.82
Overall (344)	12.79	87.21	21.21	78.79

Source: Field survey.

Note: As in Table II.

TABLE XI
SOURCE OF HARASSMENT AT THE WORKPLACE BY JOB CATEGORY (%)

Job Category	Source of Harassment		Harassed more than Male Colleagues	
	Employer	Male Colleagues	Yes	No
Low-skill (30)	93.33	23.33	57.14	42.86
Medium-skill (19)	78.95	68.42	66.67	33.33
High-skill (14)	78.57	21.43	45.45	54.55
Overall (63)	85.71	31.75	57.41	42.59

Source: Field survey.

Note: As in Table II.

VIII. STATUS AND WELFARE OF WOMEN

Women regard their ability to earn income as a defining factor in relation to their status in the family, among relatives, and the society at large. Unemployed women and employed women were asked separate questions to provide their opinions on this issue by comparing their position relative to the other group. Employed women were asked if, as a result of their being in the labour force, they enjoyed better status compared to the unemployed women. The unemployed women, on the other hand, were asked to comment if they would have enjoyed a better status had they been members of the labour force. As presented in Table XII, an overwhelming majority of both employed and unemployed women responded in the affirmative and that there is virtually no difference between the opinions of the two groups.

TABLE XII
WOMEN'S PERCEPTION ON WHETHER WORKFORCE PARTICIPATION
RAISES THEIR STATUS IN THE FAMILY, AMONG THEIR RELATIVES AND
IN THE COMMUNITY BY STATUS OF EMPLOYMENT (%)

Employment Status	Status in Family			Status among Relatives			Status in Society		
	Yes	No	Not Sure	Yes	No	Not Sure	Yes	No	Not Sure
Unemployed (112)	88.39	7.14	4.46	89.29	6.25	4.46	87.50	5.36	7.14
Employed (344)	88.37	6.40	5.23	84.30	10.47	5.23	86.05	8.72	5.23
Self-employed (47)	87.23	10.64	2.13	80.85	17.02	2.13	82.98	14.89	2.13
Low-skill (124)	93.55	3.23	3.23	88.71	8.06	3.23	88.71	8.06	3.23
Medium-skill (96)	85.42	7.29	7.29	82.29	9.38	8.33	85.42	7.29	7.29
High-skill (77)	84.42	7.79	7.79	81.81	11.69	6.49	84.42	7.79	7.79
Overall (456)	88.38	6.58	5.04	85.53	9.42	5.04	86.40	7.89	5.70

Source: Field survey.

Note: As in Table II.

The above also holds on a broader perspective. The respondents were asked to comment whether, based on their experience and observation, women's workforce participation can foster women's own status and welfare as well as the welfare of their family, which, in turn, raises the status of the family in the society. Almost every respondent believe that their own welfare as well as family welfare is positively correlated (see Table XIII).

TABLE XIII
WORKFORCE PARTICIPATION AND THE STATUS AND WELFARE OF
WOMEN THEMSELVES AND THEIR FAMILIES BY
STATUS OF EMPLOYMENT (%)

Employment Status	Own status and Welfare		Family's Status and Welfare	
	Yes	No	Yes	No
Unemployed (112)	100.00	0.00	99.11	0.89
Employed (344)	97.67	2.33	97.38	2.62
Self-employed (47)	95.74	4.26	95.74	4.26
Low-skill (124)	98.39	1.61	97.58	2.42
Medium-skill (96)	97.92	2.08	96.88	3.12
High-skill (77)	97.40	2.60	98.70	1.20
Overall (456)	98.25	1.75	97.81	2.19

Source: Field survey.

Note: As in Table II.

In the context of Bangladesh, separation or divorce between married couples is mostly initiated by the male partners. Besides cultural and religious

considerations, it is the financial dependence of women on men that reduces women's ability to enforce a decision as and when they desire so. *Ceteris paribus*, a working woman is therefore more likely to be able to effect a divorce decision than a non-working woman. Tables XIV to XVI describe the survey results on the relative positions of the married women. About 34 per cent of the working married women suggest that they are more likely to be able to divorce husbands compared with a non-working woman (see Table XIV). About the same proportion of the respondents (just over 36 per cent) answered in the negative with the rest being not sure. A smaller percentage (24.48 per cent) of the working married women believe that they are more likely to be in a position now to take a divorce decision than if they were not working, while 39 per cent of them hold the opposite view. However, in both cases, the middle- and high-skill categories appear to be more empowered than the rest, especially the low-skill women. This suggests that the degree of financial independence of women is positively related to their ability to take decisions or separation on divorce.

TABLE XIV
**DIVORCE TO HUSBAND MORE LIKELY BY WORKING WOMEN THAN BY
 NON-WORKING WOMEN OR IN COMPARISON WITH HYPOTHETICAL
 POSITION OF NOT BEING IN THE LABOUR FORCE (%)**

Employment Status	More Able to Divorce Husband as Compared with Non-working Women			More Able to Divorce Husband Now than if Not Working		
	Yes	No	Not Sure	Yes	No	Not Sure
Self-employed (44)	29.55	36.36	34.09	20.45	38.64	40.91
Low-skill (74)	22.97	47.50	29.73	13.51	55.41	31.08
Medium-skill (61)	32.79	34.43	32.79	24.59	34.43	40.98
High-skill (62)	51.62	24.19	24.19	40.32	24.19	35.48
Overall (241)	34.02	36.09	28.88	24.48	39.00	36.51

Source: Field survey.

Note: As in Table II.

The responses from the non-working women suggest even a stronger relationship between women's workforce participation and their ability to divorce their husbands. As shown in Table XV, about 41 per cent of the surveyed unemployed married women believed that they are less likely to divorce their husbands than the working women, while about 27 per cent of them view that they are less able to initiate a divorce decision now than if they participated in the workforce.

TABLE XV
**DIVORCE TO HUSBAND LESS LIKELY BY NON-WORKING WOMEN THAN
 BY WORKING WOMEN OR IN COMPARISON WITH THEIR
 HYPOTHETICAL POSITION OF BEING IN THE LABOUR FORCE**

Attribute	Yes	No	Not Sure
Less Able Divorce Husband as Compared with Working Women	41.07	26.79	32.14
Less Able to Divorce Husband Now than if Working	26.78	25.00	48.21

Source: Field survey.

Note: No. of observations = 112.

A woman's workforce participation also appears to have a strong negative influence on her husband's decision to implement a separation or divorce. More than 40 per cent of all working women and about 48 per cent of the high-skill women assert that their husbands are less likely to go for a divorce now than if they (women) were unemployed (see Table XVI). Similarly, about 37 per cent of the non-working women believe that they are more likely to be divorced by their husbands now than if they were working (not reported in the table).

TABLE XVI
**HUSBAND LESS LIKELY TO DIVORCE A WORKING WIFE
 IF THE WIFE WAS NOT WORKING**

Job Category	Yes	No	Not Sure
Self-employed (44)	31.82	31.82	36.36
Low-skill (74)	40.54	37.84	21.62
Medium-skill (61)	37.70	27.87	34.43
High-skill (62)	48.39	20.97	30.65
Overall (241)	40.25	29.88	29.88

Source: Field survey.

Note: As in Table II.

IX. ALTERNATIVE ASSESSMENTS

This section alternatively applies the non-parametric *chi-square* test and the *logistic regression* technique to verify the results on the selected issues outlined in the preceding sections. The estimated chi-square test statistics are presented in Table XVII. A comparison between unemployed, and employed and married

women suggests that statistically significant differences exist in respect of independent decisions on fertility, both independent and overall participation in decisions on children's healthcare possession of assets, permission-seeking for outside activities, and incidence of domestic violence. Significant differences also exist regarding women's opinions on the removal of family restrictions and on whether restrictions are out of affection and concern for women's own welfare. The chi-square test does not support the existence of differences with regard to the overall participation in fertility decisions, decisions on children's education, membership of formal organisations, and women's views on gender discrimination, the association between women's own welfare and family welfare and whether seeking family permission is a part of traditional culture.

TABLE XVII
 χ^2 TEST STATISTICS FOR COMPARISONS BETWEEN WORKING AND
 NON-WORKING MARRIED WOMEN AND BETWEEN DIFFERENT
 CATEGORIES OF WORKING WOMEN (SELECTED ISSUES)

Attribute	Employed vs. Unemployed Women	Categories of Employed Women
Independent Decisions on Fertility	3.74 (1)*	0.60 (3)
Total Participation in Fertility Decisions	2.50 (1)	0.37(3)
Independent Decision on Children's Education	0.79 (1)	0.44(3)
Total Participation in Children's Education Decisions	0.50(1)	0.52(3)
Independent decision on Children's Healthcare	6.11(1)*	2.50(3)
Overall Participation in Decision on Children's Healthcare	15.05(1)*	0.66(3)
Possession of Assets	4.00(1)*	16.53(3)*
Seek Family Permission for outside Activities	4.89(1)*	2.11(3)
Membership of Formal Organisations	2.50(1)	2.98(3)
Incidence of Domestic Violence	5.86(1)*	1.83(3)
If Restrictions on Movement a Kind of Gender Discrimination	2.17(1)	6.07(3)
Removal of Restrictions	3.82(1)*	6.35(3)*
Own Empowerment and Family Empowerment are Correlated	0.22(1)	5.68(3)
Seeking Permission Part of Traditional Culture	0.68(1)	6.59(3)*
Restrictions are out of Affection and Concern for My Own Welfare	15.06(1)*	4.16(3)

(Contd. Table XVII)

Attribute	Employed vs. Unemployed Women	Categories of Employed Women
Possession of Assets by Working Married and Single Women	23.42 (1)*
Independent Spending Decisions by Married Working Women	2.48(3)
Overall Spending Decisions by Married Working Women	5.68(3)
Independent Spending Decisions by Single (Working) Women	2.19(3)
Overall Spending Decisions by Single (Working) Women	1.05(3)
Spending Decision between Working Married and Working Single Women	11.35(1)*
Earnings Inequality	8.71(3)*
Harassment at Workplace (excluding the self-employed category)	1.20(2)
Harassment by Employers	2.71(2)
Harassment by Male Colleagues	13.46(2)*
Harassed More than Male Colleagues (by employers)	1.17(2)
Divorce to Husband More Likely by a Working- than by a Non-Working Woman (Working Married Women's View)	13.01(3)*
Divorce to Husband More Likely by a Working Women Now than If Not Working	13.62(3)*
Divorce by Husband Less Likely Now than If Not Working (Working Married Women's View)	3.17 (3)

Note: (a) Figures in parentheses show the degrees of freedom. (b) An asterisk indicates that the null hypothesis of no difference in population proportions between relevant categories is rejected at the 10% level of significance or less.

Comparisons among the categories of employed women indicate that there are statistically significant differences with respect to possession of assets, and women's opinions on the removal of family restrictions as well as whether restrictions are beneficial to their own welfare. Significant differences also exist between working married and single women in terms of possession of assets and spending decisions. The chi-square test also suggests that women's job category is an important factor in gender earnings inequality, harassment by male colleagues and women's ability to divorce their husbands. Furthermore, ability to enforce a separation or divorce also differs between employed and unemployed women.

TABLE XVIII
**LOGIT REGRESSION RESULTS OF SELECTED INDICATORS OF WOMEN’S EMPOWERMENT
 IN URBAN BANGLADESH DEPENDENT VARIABLES:**

Regressor	DFR1	DFR2	DED1	DED2	DME1	DME2	ASST	PERM	MEM	IVLC	GDSC	RRES	RWEF	RWEL	TRAD
Constant	-3.96*	-0.20	-3.35*	-3.56*	-2.29*	-2.82*	-3.13*	2.37*	-3.36*	-2.31*	-2.18*	-2.20*	-4.62*	-1.09	1.43*
wfp	-0.75	0.64*	0.12	-0.22	0.30	-0.04	0.78*	-0.61*	0.36	-0.48	0.38	0.49	0.70	0.39	0.72*
edu	-0.12	0.10*	-0.05	-0.05*	0.11*	-0.03	0.16*	-0.07*	0.10*	-1.12*	0.07*	0.10*	0.02	-0.03	-0.08*
rlg	0.64	0.03	-0.84*	-0.11	-0.50	0.17	-0.27	-0.01	0.13	0.06	0.44	0.18	0.65	-0.30	0.10
age	0.01	0.00	0.06*	0.12*	0.06*	0.13*	0.04*	-0.02	0.02	0.21	-0.00	-0.00	-0.01*	-0.00*	0.02
hwfp	-0.71	0.55	-0.04	0.26	-0.45	-0.37	-0.54	0.37	-0.00	0.72	-0.54	-0.64*	1.11	0.93	-0.01
ctyd	1.04*	-0.28	-0.15	-0.14	0.21	0.33	0.95*	-0.98*	-0.46	0.98*	0.34	0.33*	-0.24	-0.73*	-1.54*
N	353	353	182	182	289	289	353	353	353	353	353	353	353	353	353
χ^2	10.88*	20.47*	9.54	65.37*	27.59*	59.40*	84.89*	41.42*	18.22	29.77	14.12*	21.76*	4.51	16.86*	69.84*
Pseudo	.053	.059	.054	.137	.091	.132	.177	.085	.056	.093	.037	.056	.027	.041	.147
R ²															

Note: An asterisk (*) indicates that the coefficient or statistic is significant at the 10 per cent level of significance or less.

Variable Descriptions

DFR1	independent decision on fertility	DFR2	joint decision on fertility
DED1	independent decision on children’s education	DED2	joint decision of children’s education
DMD1	independent decision of children’s medical treatment	DMD2	joint decision of children’s medical treatment
ASST	possession of assets by women	PERM	permission for activities outside home
MEM	membership of formal organisations	IVLC	incidence of domestic violence
GDSC	gender discrimination	RRES	removal of restrictions
RWEF	women’s empowerment and family empowerment are related	TRAD	seeking permission is part of traditional culture
RWEL	restrictions are out of affection and concern of welfare	wfp	women’s workforce participation (dummy)
edu	women’s education (no. of years)	rlg	religion dummy (Muslim = 1; non-Muslim =0)
age	age of the respondent	hwfp	husband’s workforce participation (dummy)
ctyd	regional dummy (Dhaka = 1; Chittagong = 0)		

While the chi-square test statistic are indicative of the potential differences in population proportions between relevant categories, they cannot be used to verify if the suggested results also hold in the presence of other explanatory variables. Further, the non-parametric tests also fail to ascertain the extent of the differences. We, therefore, estimate a set of logistic regression equations, a preferred estimation technique in the literature for qualitative dependent variables. The set of explanatory variables include women's education, religion, age, husband's employment status, and the place of living alongside women's employment status.² The parameter estimates are presented in Table XVIII, which suggest that in the presence of other pertinent explanatory variables women's workforce participation has the expected and statistically significant impacts on women's overall participation in fertility decisions, possession of assets and family permission for outside activities. Interestingly, working women are more likely to view family restrictions as part of the traditional culture and customs than the non-working women.

Women's level of education seems to be a far more important variable than women's workforce participation in explaining their empowerment and welfare as the former turns out to be statistically significant in more equations than the latter including the equations for the decisions on children's education and healthcare as well as the incidence of domestic violence. Religion has been found to be significant only in the case of independent decisions on children's education, which suggests that a Muslim woman is less involved in decisions on children's education than a non-Muslim woman. Women's participation in decisions on children's education and healthcare as well as their possession of assets is positively related to age. Husband's workforce participation does not have an impact on women's participation in family decisions. Women living in Dhaka vis-à-vis those living in Chittagong are more likely to be involved in independent decisions on fertility and have possession of assets and less likely to seek permission for outside activities. They are also more likely to advocate for a removal of the family restriction as they are less likely to view that family restrictions are out of affection and concern for their welfare or that the restrictions are part of traditional culture and custom. Interestingly, women in Dhaka are more likely to become victims of domestic violence than women in Chittagong.

² For further explanations of the explanatory and the dependent variables, see the variable descriptions at the bottom of Tables XVIII and XIX.

TABLE XIX
**LOGIT REGRESSION RESULTS OF THE EXTENDED MODELS
 (DEPENDENT VARIABLES)**

Regressor	DFR1	DFR2	DED1	DED2	DME1	DME2	ASST	PERM	MEM	IVLC	GDSC	RRES	RWEF	RWEL	TRAD
Constant	-4.12*	-0.52	-4.03*	-3.75*	-3.05*	-3.72*	-2.81*	-2.13*	-3.57*	-2.25*	-1.90*	-1.87*	-3.53*	0.04	1.56*
semp1	0.02	-0.30	0.42	0.28	0.63	-0.22	-0.52	0.58	0.01	-1.54*	0.73*	0.93*	-1.26	0.36	-0.36
lsk	1.23	0.75	0.32	-0.57	0.67	0.82*	0.41	-0.50	0.33	-0.25	0.10	0.18	-0.81	-1.23*	0.34
msk	1.32*	1.08*	1.38*	0.04	1.11*	0.61*	0.61*	-0.79*	1.40*	-0.49	-0.83	0.23	0.71	-0.07	0.77*
hsk	1.64*	1.31*	0.53	-0.53	0.48	0.20*	0.10	-1.01*	0.93*	-0.90*	0.11	-0.15	0.34	-0.31	0.18
edu	-0.03	0.01*	-0.03	0.04*	0.09*	-0.01	0.15*	0.06*	0.10*	-0.72*	0.06*	0.10*	0.13	-0.03	-0.08*
rlg	-0.74*	-0.04	-0.82*	-0.06*	-0.50	0.19	-0.34	-0.08	0.10	-0.12*	0.38	0.12	0.69	-0.33	0.05
age	0.01	0.01	0.06	0.12*	0.07*	0.13*	0.04*	-0.19	0.02	0.18	-0.00	-0.00	-0.01	-0.00	-0.01
hempl	1.04	0.23	0.15	0.72	-0.22	0.31	-0.42	-0.13	-0.44	0.93	-0.93*	-1.11*	1.23	0.52	-0.19
hlsk	0.12	0.75	0.30	0.56	-0.06	-0.09	-0.37	0.80	0.02	0.48	-0.76	-0.99*	0.60	0.75	-0.06
hmsk	0.56	0.18	-0.37	0.01	-0.79	-0.70	-0.13	0.68	-0.37	0.77	-0.44	-0.65	0.35	0.63	-0.30
hhsk	0.66	0.16	-0.75	-0.06	-0.80	-0.10	-0.25	0.74	-0.32	1.19	-0.44	-0.59	0.53	0.26	-0.36
ctyd	1.17*	0.01	-0.09	-0.32	0.32	0.44	1.11*	-0.99*	-0.32*	0.96*	0.29	0.25*	-0.37*	-1.00*	-1.41*
N	353	353	182	182	289	289	353	353	353	353	353	353	353	353	353
LL	-92.5	-159.4	-78.9	-201.1	-131.5	-189.5	-198.8	-217.1	-147.1	-139.1	-183.3	-180.2	-80.24	-190.3	-203.5
χ^2	20.22*	29.94*	17.64	74.39*	39.04*	72.24*	82.53*	51.99*	30.86*	40.50	18.42	29.30*	9.60	26.41*	69.62*
Pseudo	.098	.086	.101	.156	.129	.160	.172	.107	.095	.1273	.048	.075	.056	.065	.146
R ²															

Note: An asterisk (*) indicates that the coefficient or statistic is significant at the 10 percent level of significance or less.

Variable Descriptions: As in Table XVIII plus the following:

semp1	wife's occupation dummy: self-employed	lsk	wife's occupation dummy: low-skill job
msk	wife's occupation dummy: medium-skill job	hsk	wife's occupation dummy: high-skill job
hempl	husband's occupation dummy: self-employed	hlsk	husband's occupation dummy: low-skill job
hmsk	husband's occupation dummy: medium-skill job	hhsk	husband's occupation dummy: high-skill job
inac	wife's occupation dummy: unemployed (reference group)		
hinac	husband's occupation dummy: unemployed (reference group)		

In order to see if women's job category has an impact on their status, we re-estimate the equations in Table XVIII by replacing the *wfp* variable by the four job category variables namely, *semp* (self-employment), *lsk* (low-skill job), *msk* (medium-skill job) and *hsk* (high-skill job) with *unemployment* being the reference. Husband's employment status, *hwfp*, is also replaced by the job category variables. The rest of the explanatory variables remain the same. The estimated regression results of the extended models are presented in Table XIX. The results suggest that women's job categories, especially the medium-and high-skill jobs, do indeed make a difference. Like workforce participation, husband's job category also does not have any implications for women's participation in family decisions, which, however, has implications for women's opinions on gender discrimination and removal of restrictions (for the self-employed and low-skill categories). The rest of the explanatory variables have almost similar implications as in Table XVIII.

X. CONCLUDING COMMENTS

This paper has examined and analysed the relationship between women's workforce participation and various direct indicators of women's empowerment and welfare on the basis of micro-level data from urban Bangladesh. The assessment is carried out by first generically comparing the position of the working women relative to the non-working women and then by verifying some of these implications through applications of appropriate statistical tools. The generic appraisal suggests that working women have greater autonomy in family decisions on fertility, children's education and medical treatment relative to the non-working women. Working women are also more likely to possess and have control over resources, enjoy greater freedom of movement, involve themselves more in group activities and are less likely to be the victims of domestic violence than the non-working women. Furthermore, compared to single women, the married working women are more likely to be in possession and control of resources. In all the cases above, the level of skill or earnings appears to make a difference. On the issue of family restrictions, a higher proportion of working women consider them as gender discrimination and therefore would like to see them removed than the non-working women. However, majority of both working and non-working women do not consider restrictions on movement as gender discrimination, of which an overwhelming majority regard the restrictions as manifestation of affection from the elders and concern for their welfare. But only a small proportion of women consider their own empowerment and family empowerment to be positively correlated. Interestingly, a greater proportion of the working women than the non-working women, who do not consider family

restrictions as gender discrimination, hold that seeking permissions from the elders is part of the traditions and culture, and that they are out of affection and concern for their welfare.

The evidence also suggests the existence of gender wage-differentials, which appears to be positively correlated with skills. On the other hand, workplace harassment, which mainly comes from the employers as opposed to the male colleagues, is apparently highest for the unskilled workers. Both working and non-working women almost unanimously believe that workforce participation is a determinant of women's status in the family as well as the greater society. Also, almost all of the respondents hold that women's ability to earn incomes enhances the overall welfare of women themselves, which has positive implications for the family's welfare as well as the status of the family in the society. Furthermore, the degree of women's financial independence appears to be positively related to their ability to take and enforce a decision on separating from or divorcing their husbands. The opinions of the non-working women further complement this view.

The chi-square tests seem to support most of the above observations except for the cases of the overall participation in fertility decisions, decisions on children's education, membership of formal organisations, views on gender discrimination, the association between women's own welfare and family welfare and whether seeking family permission is a part of traditional culture. But when controlled for other variables, as the logistic regression results show, women's workforce participation variable has the expected signs and statistically significant coefficients only in the equations for joint decisions on fertility, possession of assets and family permission for outside activities and an unexpected sign but statistically significant coefficient in the equation for the family restrictions as part of the traditional culture. These findings thus contradict the past empirics regarding the positive impacts of women's workforce participation on their freedom of movement, incidence of domestic violence and children's welfare (as indicated by women's involvement in decisions on children's education and healthcare). The results also accord well with empirical evidence from rural India, which suggests that women working outside home do not seem to be empowered. Indeed, the reverse may occur (Tisdell *et al.* 1999).

On the other hand, education appears to have more positive implications for women's empowerment and welfare. Of the other variables, age and place of living are important determinants, while religion does make a difference only in the case of independent decisions on children's education. The significance of the regional dummy variable suggests that the level of exposure to cultural diversity and awareness is important for women's empowerment. It may be argued that the

cultural and societal context in Chittagong is closer to tradition and customs than that in Dhaka. That religion is not an important factor explaining women's empowerment does indeed negate the view that the *purdah* or seclusion is necessarily detrimental to women's empowerment in Bangladesh. Furthermore, while women's job category is important, husband's job category seems to be unrelated. To conclude, while women's workforce participation may have positive impacts on women's empowerment through participation in family decisions, this study highlights the fact that the importance of workforce participation may be grossly overestimated without controlling for the effects of other relevant variables.

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